

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
LYONS, RICHARD DANIEL § Case No. 09-02491 SQU
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT
KENNETH S. GARDNER

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 03/23/2012 in Courtroom 4016,

DuPage County Courthouse
505 N. County Farm Rd.
Wheaton, IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/20/2012

By: CLERK OF BANKRUPTCY COURT

*GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
LYONS, RICHARD DANIEL § Case No. 09-02491 SQU
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	42,507.84
and approved disbursements of	\$	250.18
leaving a balance on hand of ¹	\$	42,257.66

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 5,000.78	\$ 0.00	\$ 5,000.78
Other: International Sureties Ltd.	\$ 36.06	\$ 36.06	\$ 0.00
Total to be paid for chapter 7 administrative expenses			\$ 5,000.78
Remaining Balance			\$ 37,256.88

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 42,326.44 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 88.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Yellow Book USA	\$ 12,319.43	\$ 0.00	\$ 10,843.90
000002	Discover Bank	\$ 11,805.05	\$ 0.00	\$ 10,391.13
000003	Chase Bank USA NA	\$ 15,964.07	\$ 0.00	\$ 14,052.00
000004	Fia Card Services, NA/Bank of America	\$ 2,237.89	\$ 0.00	\$ 1,969.85
Total to be paid to timely general unsecured creditors				\$ 37,256.88
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/GINA B. KROL

Trustee

*GINA B. KROL
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Richard Daniel Lyons
Debtor

Case No. 09-02491-CD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mflowers
Form ID: pdf006

Page 1 of 2
Total Noticed: 15

Date Rcvd: Feb 21, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2012.

db +Richard Daniel Lyons, 4135 Glendenning Road, Downers Grove, IL 60515-2226
13462370 +AT & T Univeral, Processing Center, Des Moines, IA 50363-0001
13462371 Charter One Bank, P.O. Box 20362, Rochester, NY 14602-0362
16306439 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145
13462372 Chase Card Services, P.O. Box 94014, Palatine, IL 60094-4014
13462373 Chase Home Loans, P.O. Box 830016, Baltimore, MD 21283-0016
13462375 +Great Lakes Credit Union Visa, 2525 Green Bay Road, North Chicago, IL 60064-3082
13462377 MBNA America, P.O. Box 15289, Wilmington, DE 19886-5289
13462379 +++++TIVOLI ENTERPRISES, INC., 603 ROGERS ST FL 1, DOWNSERS GROVE IL 60515-3774
(address filed with court: Tivoli Enterprises, Inc., 603 Rogers, Downers Grove, IL 60515)
13462378 +Thomson West, 610 Opperman Drive, Egan, MN 55123-1340
13462381 Yellow Book, 6300 C Street, Cedar Rapids, IA 52404-7470
13732948 +Yellow Book USA, C/O RMS Bankruptcy Recovery Services, Pob 5126,
Timonium, Maryland 21094-5126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13462374 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 22 2012 06:48:14 Discover Card,
P.O. Box 30943, Salt Lake City, UT 84130-0395
159115941 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 22 2012 06:48:14 Discover Bank,
Dfs Services LLC, PO Box 3025, New Albany, OH 43054-3025
16329826 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 22 2012 06:47:59
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13462376* +Great Lakes Credit Union Visa, 2525 Green Bay Road, North Chicago, IL 60064-3082
13462380* +++++TIVOLI ENTERPRISES, INC., 603 ROGERS ST FL 1, DOWNSERS GROVE IL 60515-3774
(address filed with court: Tivoli Enterprises, Inc., 603 Rogers, Downers Grove, IL 60515)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2012

Signature:



District/off: 0752-1

User: mflowers
Form ID: pdf006

Page 2 of 2
Total Noticed: 15

Date Rcvd: Feb 21, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2012 at the address(es) listed below:

Gina B Krol gkrol@cohenandkrol.com,
gkrol@ecf.epiqsystems.com;gkrol@cohenandkrol.com;jhazdra@cohenandkrol.com;pmchugh@cohenandkrol.co
m
Gina B Krol on behalf of Trustee Gina Krol gkrol@cohenandkrol.com,
jhazdra@cohenandkrol.com;gkrol@cohenandkrol.com;pmchugh@cohenandkrol.com
Michael L Sherman on behalf of Creditor Great Lakes Credit Union shermlaw1@aol.com
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Terence M Fenelon on behalf of Debtor Richard Lyons tmf523@comcast.net

TOTAL: 5